

**Information to identify the case:**

Debtor 1	<b>Gene A. Davis</b>	Social Security number or ITIN	<b>xxx-xx-6656</b>
	First Name Middle Name Last Name	EIN	-- --
Debtor 2		Social Security number or ITIN	-- --
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-- --
United States Bankruptcy Court	<b>Southern District of Georgia</b>	Date case filed for chapter	<b>13 2/5/18</b>
Case number:	<b>18-40151-EJC</b>		

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Gene A. Davis	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	P.O. Box 664 Rincon, GA 31326	
<b>4. Debtor's attorney</b> Name and address	Judson C. Hill Gastin & Hill P O Box 8012 Savannah, GA 31412	Contact phone 912-232-0203 Email: <a href="mailto:bankruptcy@gastinhill.net">bankruptcy@gastinhill.net</a>
<b>5. Bankruptcy trustee</b> Name and address	O Byron Meredith III P O Box 10556 Savannah, GA 31412	Contact phone 912-234-5052
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	125 Bull St, Rm 213 P.O. Box 8347 Savannah, GA 31412	Hours open Mon-Fri 8:30AM-5:00PM Contact phone 912-650-4100 Date: 2/6/18

**For more information, see page 2**

**7. Meeting of creditors**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

**March 6, 2018 at 09:00 AM**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Location:**

**Office of the U S Trustee, Johnson Square Business Center, 2 E Bryan St, Ste 725, Bkcy Mtg Rm A, Savannah, GA 31401**

\*\*\* Valid photo identification required \*\*\*

**8. Deadlines**

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**Deadline to file a complaint to challenge dischargeability of certain debts:**

**Filing deadline: 5/7/18**

**You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Deadline for all creditors to file a proof of claim (except governmental units):**

**Filing deadline: 4/16/18**

**Deadline for governmental units to file a proof of claim:**

**Filing deadline: 8/6/18**

**Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

**9. Filing of plan**

A copy of the plan will be sent to you in a separate mailing. The hearing on confirmation will be held on: **4/10/18, at 09:00 AM, Location: Bankruptcy Courtroom Rm 228, U.S. Courthouse, 125 Bull St., Savannah, GA 31401**

**10. Creditors with a foreign address**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

**11. Filing a chapter 13 bankruptcy case**

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

**13. Discharge of debts**

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

**ADDITIONAL COURT SPECIFIC INFORMATION.**

<b>ID Required at Meeting of Creditors</b>	Debtor's photo ID and Social Security Card must be presented at the Meeting of Creditors.
<b>11 USC 521(i) Automatic Dismissal Deadline</b>	45 days after the filing of the petition
<b>Objections to Confirmation</b>	Objections to Confirmation including Objections to Debtor(s) Motions to Avoid a Lien or Motions to Value Collateral, must be filed with the Clerk not later than seven (7) days before the hearing to consider confirmation of a plan, unless the Court orders otherwise. Objections shall be timely served on the Trustee, debtor, and debtor's counsel. At confirmation, parties with standing to appear and be heard will be limited to debtors, the Trustee, creditors who timely filed and served an objection, and counsel for any of the above. Objections shall state succinctly, but with particularity, the statutory or case law basis for the objection.
<b>Dismissal or Conversion at Confirmation Hearing</b>	At the confirmation hearing, the Court will determine whether the debtor's plan can be confirmed. If confirmation is denied, the Court may, after considering the facts and circumstances of the case at the confirmation hearing, on its own motion or on motion of any party in interest, dismiss the case, dismiss the case with prejudice, or order that the case be converted to Chapter 7. For cause, the Court may grant such motion at the confirmation hearing without further notice.
<b>Filing a Proof of Claim</b>	Creditors are now able to file Proof of Claim forms for all chapters electronically. A CM/ECF login/password is not required. Visit the Court's website, <a href="http://www.gasb.uscourts.gov">www.gasb.uscourts.gov</a> to find the <b>ELECTRONIC CLAIMS</b> link and filing instructions.
<b>Multi-Court Voice Case Information System (McVCIS)</b>	An automated response for further information on this case is available 24 hours daily by calling the Multi-Court Voice Case Information System (McVCIS) toll free number 1-866-222-8029, selecting your language, and pressing 42, and then 1, to access the United States Bankruptcy Court for the Southern District of Georgia. Please have the case number, social security number, or debtor name available when calling. In addition, you may also contact the Clerk's Office directly. Please note that McVCIS is NOT the official court record. The official court record continues to be maintained only by the Clerk's Office.
<b>Other information</b>	

For The Court:

**Lucinda Rauback, CLERK**  
United States Bankruptcy Court  
125 Bull St, Rm 213  
P.O. Box 8347  
Savannah, GA 31412

Dated: 2/6/18